



New Jersey Housing and Mortgage Finance Agency

2008 Green Requirements

for Balanced Housing/Home Express Projects

Implemented and Monitored by the NJHMFA Green Homes Office

2008

On July 2, 2007, amendments to the NJ DCA Balanced Housing program rules were adopted that affect Balanced Housing and Home Express requirements. One of the changes includes green building requirements, outlined in Appendix M (see Appendix M within this document).

The NJ Green Homes Office is located within the NJ Housing & Mortgage Finance Agency and has been tasked with confirming implementation of green requirements within projects that are funded by Balanced Housing or Home Express and NJHMFA.

Please carefully read through the following notes to see if this document applies to you.

IMPORTANT NOTES:

- (1) If you are only receiving funding through DCA's Balanced Housing program and are not intending to receive funding through any of NJHMFA's programs (Tax Credits, Construction Loan, Permanent Mortgage, Refinancing, etc.); then please disregard this document. Contact Richard Montemore at DCA at 609.633.6302 to determine submission requirements for the Balanced Housing program.
- (2) If you are receiving DCA Balanced Housing funds and are also participating in one of HMFA's funding programs (Tax Credits, Construction Loan, Permanent Mortgage, Refinancing, etc.); then follow the requirements within this document and receive approval of green items prior to the start of construction and Balanced Housing closing.
- (3) If you are receiving Home Express funding then follow the requirements within this document and receive approval of green items prior to Home Express closing.
- Keep in mind that separate green funding is not available. Balanced Housing (not Home Express) maximums have been increased to include the new requirements.
- The Balanced Housing / Home Express Green Requirements are a sub-set of the Green Future program requirements. Please see the 'Green Future Guidelines 2008' for a more detailed description of required green items. The NJHMFA Green Homes Office is administering the Green Future program.
- If you are also applying for the 9% LIHTC Green Future point, all Green Future items are to be implemented, beyond what is required through Balanced Housing & Home Express.

- NJHMFA must receive and acknowledge the ENERGY STAR builder upgrade packet for the project, including equipment-sizing calculations, prior to approval of green items, the start of construction and funding disbursement.
- Changes and Substitutions to the Requirements in the Green Worksheet due to extenuating circumstances must be submitted in writing to the NJHMFA Green Homes Office. Changes must have written approval prior to implementation.

**FOR INFORMATION, TECHNICAL ASSISTANCE & TO SUBMIT DOCUMENTATION
CONTACT:**

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NJ Housing & Mortgage Finance Agency
637 S. Clinton Ave.
Trenton, NJ 08611

WHAT TO SUBMIT WITH Home Express / Balanced Housing APPLICATION

Fax copies of the following to Mary Uschak:

- Completed and Signed Green Requirements Letter of Intent (Appendix A)

WHAT TO SUBMIT PRIOR TO Home Express / Balanced Housing CLOSING

Mail hard copies of the following to Pam DeLosSantos:

Exhibit A: Completed and Signed Checklist (Appendix B)

Exhibit B: 95% Complete set of Plans and Specifications

Exhibit C: All submittal requirements as indicated in the 'Green Future Guidelines Fall 2007'

Document – preferably in a tabbed binder with Green Worksheet in front

Exhibit D: Green Worksheet (Appendix C)

Exhibit E: Complete and Signed Energy Star Builder Upgrade Packet

SUBMISSION & PROJECT TIMELINE:

With Application:

- a. Pick Up the 2008 Balanced Housing / Home Express Green Requirements (this document) and the 'Green Future Guidelines 2008' documents before applying for Balanced Housing or Home Express funds
- b. Submit the Letter of Intent included in the 2008 Green Requirements (this document) document at time of Balanced Housing or Home Express application.
- c. Have an initial informational session with NJHMFA Green Homes Office, as needed to answer questions and work out implementation.

After Application Submitted:

- d. Submit Green Worksheet with all items in Appendix B.
- e. HMFA Green Homes Office / Tech Services green representative reviews and approves plans
- f. Finalized Green Worksheet (Appendix C) becomes part of HMFA/Developer Memorandum Agreement¹
- g. Any proposed changes to green worksheet or green costs made by the developer/architect to be clearly documented in writing and approved by the NJHMFA Green Homes Office
- h. Sites will be inspected by HMFA Tech Services to ensure that green features have been included, as part of the regular inspection process for HMFA financed projects
- i. Submit copies of all inspections related to receiving ENERGY STAR certification (or equivalent). Please reference the 'Guide to NJHMFA ENERGY STAR Requirements 2008.'
- j. Final Approval of Home Express / Balanced Housing Green Requirements provided in writing by the NJHMFA Green Homes Office, or designated representative, prior to disbursement of funds in retainage.

¹ The Green Worksheet becomes part of the Developer Grant, Loan or/and Mortgage Agreements and developer/ sponsor is held accountable for the complete and correct implementation of the features stated in the final Worksheet as reviewed and approved by the NJHMFA.

Appendix A. REQUIRED SIGNED LETTER OF INTENT:

New Jersey Housing and Mortgage Finance Agency – Balanced Housing/Home Express Green Requirements Letter of Intent

Please Fax a signed copy of this page to NJHMFA Green Homes Office.

By signing this document, I certify the following (“we” refers to the applicant organization):

1. We have received and reviewed the Program’s materials, consisting of a the 2008 Green Requirements for Balanced Housing/Home Express Projects and Green Future Guidelines 2008 documents, which include a list of requirements, an application timeline, a guide to green item requirements, Green Worksheet Template, Project Application and related informational material.
2. We understand that ENERGY STAR certification is a prerequisite to participation in the Balanced Housing or Home Express program and a required item in the Green Future Program. I will comply with ENERGY STAR requirements as indicated in the 2008 ‘Guide to NJ HMFA ENERGY STAR Requirements’ document.
3. We understand the Program material, and more specifically I have read and understand the process and procedures set forth in the 2008 Green Requirements for Balanced Housing or Home Express Projects and ‘Green Future Guidelines 2008’ documents.
4. We understand that if our project’s application for Balanced Housing or Home Express funding is accepted, we will be required to successfully complete those items in the Green Worksheet that are to be integrated into the project, as well as to State mandated reporting requirements, all of which will be reflected in terms of the Grant, Loan or/and Mortgage Agreements.
5. If requested we will allow NJHMFA staff access to the project site pre, during and post construction for the purpose of but not limited to: project monitoring, performance testing, interviews, surveys and photographs.
6. We agree that project signage will include language stating the project is a “ DCA / NJHMFA Project - Integrating Green High Performance Features”.
7. I am an authorized representative of the organization.

Signature: _____ Date: _____

Name of signer: _____

Title: _____

Project Name: _____

Organization: _____

Appendix B. SUBMISSION CHECKLIST:

New Jersey Housing and Mortgage Finance Agency – Balanced Housing/Home Express Green Requirements Checklist

NJHMFA Home Express / Balanced Housing Submittal Checklist

- ☐ Exhibit A: This page, Appendix B
- ☐ Exhibit B: 95% Complete set of Plans and Specifications
- ☐ Exhibit C: All submittal requirements as indicated in the Green Future Guidelines
- ☐ Exhibit D: Green Worksheet, Appendix C
- ☐ Exhibit E: Complete and Signed Energy Star Builder Upgrade Packet

The information in this submission is true and correct to the best of my knowledge.

Signature: _____ Date: _____

Name of Applicant: _____

Title: _____

Date: _____

Project Name: _____

Organization: _____

Appendix C: GREEN FUTURE PROGRAM CHECKLIST

NJHMFA Green Future– Home Express / Balanced Housing		
Dev. Name		
Project Name		
Item #	Green Feature	Location in Plans & Specs
Siting & Land Use		
SL-1	PASSIVE SOLAR, VENTILATION & SHADING DESIGN	
SL-2	PRESERVATION PLAN	
SL-3	FOLLOW STATE PLAN & SMART GROWTH PRINCIPLES	
Indoor Air Quality		
IA-1	DUCTS & HVAC PROTECTED FROM DUST	
IA-2	LOW VOC INTERIOR PAINTS & FINISHES	
IA-3	LOW VOC ADHESIVES & SEALANTS	
IA-4	DURABLE, HEALTHY FLOORING	
IA-5	MERV 8 OR HIGHER AIR FILTERS	
IA-6	COMBUSTION DEVICES	
IA-7	AUTOMATIC BATHROOM VENTILATION	
Building Durability & Moisture Control		
DM-1	EXTERIOR WALL DRAINAGE PLANE	
DM-2	WINDOW FLASHING DETAILS	
DM-3	GUTTER DOWNSPOUTS DISCHARGE 3' FROM FOUNDATION	
DM-4	INSTALL 30-YR FOR PITCHED & 20-YR FOR FLAT ROOF	
Energy Efficiency		
EE-1	ALL UNITS ENERGY STAR RATED	
EE-2	ENERGY STAR APPLIANCES	
EE-3	ENERGY STAR LIGHTING FIXTURES	
EE-4	WINDOWS WITH LOW-E COATING	
EE-5	INSULATION OF BASEMENT CEILING	
Resource Efficiency		
RE-1	RECYCLE / SALVAGE CONSTRUCTION DEBRIS	
RE-2	RECYCLING CENTERS IN COMMON AREAS	
RE-3	RECYCLING PLAN FOR EACH UNIT	
Water Conservation		
WC-1	LOW-FLOW FIXTURES	
WC-2	HIGH-EFFICIENCY TOILETS	
WC-3	WATER EFFICIENT LANDSCAPING	
WC-4	HIGH-EFFICIENCY IRRIGATION	

APPENDIX M. BALANCED HOUSING & HOME EXPRESS GREEN REQUIREMENTS

The 2007 Amended Balanced Housing Rules state the following:

“5:43 – 2.4 Eligibility Requirements

... (l) All projects shall conform with the Balanced Housing Green Building Requirements pursuant to chapter Appendix M. . .

Appendix M

Balanced Housing Green Building Requirements

[The Additions in brackets are in reference to the Green Future numbering system explained within this document – to be used as a reference.]

1. Siting and Land use

- [SL-3] *Follow smart growth principles as set forth in the State Development and Redevelopment Plan*
- [SL-1] *Where feasible, site new construction to optimize passive solar strategies, including orienting the building with respect to the sun’s relationship to the site.*
- [EE-4] *Distribute proper energy efficient windows in appropriate placement*
- [SL-1] *Include passive shading such as suitable overhangs, awnings and/or deciduous trees*

2. Indoor Air Quality

- [IA-1 & IA-5] *During construction, completely seal forced air duct and HVAC equipment openings with plastic film and tape until after final cleaning of unit. If ducted system is used for construction heating, install MERV 8 filters on all return grills for duration of construction to contain dust.*
- [IA-2 & IA-3] *Utilize products that produce low volatile organic compound low paints, sealants, and adhesives in all interior applications.*
- [EE-5] *Install encapsulated batts when utilizing fiberglass insulation between joists of accessible basement ceiling to reduce dust and increase thermal performance.*
- [IA-5] *Install pleated furnace filters for forced air systems to trap allergens*
- [IA-4] *Install durable, healthy flooring in units such as bamboo, cork, linoleum, etc.*

3. Energy Efficiency

- [EE-1] *All units must adhere to current New Jersey Energy Star Certification requirements*
- [EE-2] *All appliances must be Energy Star certified*
- [EE-3] *Install one Energy Star lighting fixture in each occupied room in unit.*

4. Resource Efficiency

- [RE-1] *Develop and submit plan and protocol to properly sort and dispose of construction waste material separate from recycled material. Establish a system for daily collection and separation of materials designated to be recycled including at a minimum, concrete, metals, wood, recyclable plastics, bottles and cardboard. Plan must also include the percentage of construction and the percentage of demolition that will be recycled waste.*
- [RE-1] *Contractor must include in each subcontract the requirement to sort the above materials and dispose of each in the designated container or debris pile. Recycling areas shall be clearly marked to avoid co-mingling of materials.*

- [RE-2 & RE-3] *Recycling: For rental properties, provide a plan for the recycling of household (single family/townhouse) or individual unit (multifamily all types) recyclables (glass, plastic, metals, paper)*

5. *Water Efficiency*

- [WC-1 & WC-2] *Fixtures must include the following standards:*
 - a. *Bathroom faucets – 0.5 gpm bath aerators*
 - b. *Showerheads – 2.0 gpm (flow rate is typically reduced by flow restriction or aeration)*
 - c. *High efficiency toilets – \leq 1.3 gallons per flush toilets*
- [EE-2] *Washing machines located in common areas of multifamily nits must be front-loading horizontal axis.*
- [WC-3] *Turf: Select a type of grass that can withstand low rainfall periods and become dormant during hot, dry summer conditions. Turf no more than 50% of the landscaped area. If installing plants as an alternative, or in addition to turf areas, utilize native and/or drought resistant plants with either drip irrigation or no irrigation.*
- [WC-4] *Irrigation: Install irrigation system controllers such as rain or soil moisture sensors or use a weather driven programming system. Use high efficiency nozzles and pressure regulating devices to maintain optimal pressure and prevent misting. Consider collected rainwater as an alternative source of irrigation water.*

6. *Building Durability and Moisture Protection*

- [DM-2] *Install window flashing to avoid moisture penetration*
- [DM-1] *Provide exterior wall drainage plane using building paper, housewrap or layered water resistant sheathings (rigid insulation or a foil covered structural sheathing) with seams taped or sealed*
- [SL-1] *Where lot lines permit, design roof to include 18 inch minimum roof overhangs which are measured on horizontal from vertical wall to fascia*
- [DM-3] *Roof gutter system downspouts shall discharge water at least three feet from the foundation*
- [DM-4] *For pitched roofs, install 30-year or more roof shingles, for flat roofs, install 20-year shingles”*